Pending Applications in Banks for Loans in Haryana

273. SHRI RAMJI LAL: Will the Minister of FINANCE be pleased to state:

(a) the number of applications pending in various banks for loan in Haryana;

(b) what are the guidelines of the banks in this regard; and

(c) by when loans will be sanctioned to all these applicants?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) The existing data reporting system from banks does not generate the information regarding the applications pending with banks for loans. Pubjab National Bank, (PNB), Convener, State Level Bankers Committee (LSBC) for the State of Haryana has reported that it is not collecting information regarding pending applications under athe general loaning schemes of the banks. It, however, collects data on Government sponsored programmes including number of pending applications which are reviewed in the SLBC meetings. The number of applications pending with the banks in the State of Haryana under Government sponsored schemes as on 31st March, 1996 are as under:—

— Prime Ministers' Rozgar Yojana (PMRY)	334
— Integrated Rural Development Programme (IRDP)	1233
— Scheme of Urban Micro Enterprises (SUME)	Nil
— Scheme for Liberation & Rehabilitation of Scavangers (SLRS)	Nil

The PNB had further reported that the banks in Haryana have well exceeded the targets under PMRY, IRDP and SUME for the year 1995-96.

(b) As per extant RBI guidelines Priority Sector Loan applications upto Rs.25,000/- are to be disposed of within a fortnight and loan applications above Rs.25,000/- are to be disposed of within 8-9 weeks.

(c) Banks are under instructions to adhere to the above time schedule prescribed by RBI. Position of pending applications under Government sponsored programmes is reviewed in the SLBC meetings held every quarter and member banks are advised to promptly dispose of the pending applications. In the recently held meeting of SLBC at Chandigarh on 12th June, 1996 the banks were impressed upon to dispose of the pending cases promptly in accordance with the RBI guidelines.

गरीबी रेखा से नीचे रहने वाली जनसंख्या

274. **श्री जगन्नाथ सिंह:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) वर्तमान में गरीबी रेखा से नीचे रहने वाली जनसंख्या देश की कुल जनसंख्या का कितना प्रतिशत है; और

(ख) आर्थिक उदारीकरण कार्यक्रम के अन्तर्गत उनके आर्थिक विकास के लिए क्या कार्ययोजना आरम्भ की जा रही है तथा तत्संबंधी ब्यौरा क्या है?

वित्त मंत्री तथा कम्पनी कार्य मंत्री (पी० चिदम्बरम) (क) राष्ट्रीय नमूना सर्वेक्षण संगठन (एन०एस०एस०ओ०) द्वारा इसके 50वें दौर में संकलित घरेलू उपभोक्ता व्यय सम्बंधी आँकड़ों के उप-नमूना-1 पर आधारित गरीबी के अद्यतन अनुमान 1993-94 के लिए उपलब्ध है। इस अनुमान के अनुसार गरीबी की रेखा से नीचे जीवनयापन करने वाली भारत की जनसंख्या का प्रतिशत 1993-94 में 18.96 प्रतिशत था।

(ख) भारत सरकार गरीबों के जीवन स्तर और उनकी आय में सुधार लाने के अनेक कार्यक्रम कार्यान्वित कर रही है। इनमें आय में वृद्धि तथा रोजगार के अवसर सृजित करने के कार्यक्रम सम्मिलित हैं जैसे कि एकीकृत ग्रामीण विकास कार्यक्रम (आई०आर०डी०पी) जवाहर रोजगार योजना (जे०आर०वाई०), नेहरू रोजगार योजना (एन०आर०वाई०), स्वरोजगार के लिए ग्रामीण युवाओं का प्रतिशत (ट्राइसेम), प्रधानमंत्री का एकीकृत शहरी गरीबी उन्मूलन कार्यक्रम (पी०एम०आई०यू०पी०ई०पी०) तथा

प्रधानमंत्री रोजगार योजना (पी०एम०आर०वाई०) कई सामाजिक कल्याण योजनाएं जिनका उद्देश्य गरीबी तथा निरक्षरता उन्मूलन है निर्धनों हेतु बहुआयमी राष्ट्रीय सामाजिक सहायता कार्यक्रम के अन्तर्गत चलाई जा रही है। जिनमें वृद्धावस्था पेंशन अर्जक सदस्य की मृत्यु की स्थिति में पारिवारिक लाभ तथा मातृत्व लाभ शामिल है। सरकार ने ग्रामीण क्षेत्रों में सामाजिक बीमा के प्रोत्साहन के लिए ग्रामीण सामूहिक जीवन बीमा योजना (आर०जी०एल०आई०एस०) भी शुरू की है।

Expenditure Policy

275. SHRI N. GIRI PRASAD:
SHRI GURUDAS DAS GUPTA:

Will the Ministerr of FINANCE be pleased to state:

(a) whether it is a fact that a comprehensive expenditure policy has been announced by Government; and

(b) if no, the saliant features thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM):

(a) and (b) The Government have issued guidelines on June 17, 1996 on expenditure management — fiscal prudence and austerity, which intend to achieve, through control of growth of expenditure and enhancement of return on Govt. equity in Public Sector Enterprises, an annual attrition of Rs.3000 crores in the expenditure budget of the Central Government. The salient features of the guidelines include: (i) review and evaluation of on-going programmes and schemes to determine their continued relevance; (ii) strict curbing of deviations from the prescribed budgetary ceilings; (iii) declaration of a minimum dividend of 20% on equity by Public Sector enterprises if distributable profits permit or minimum dividend pay out of 20% of post-tax profits (30% in respect of Oil, Petroleum, Chemical and other infrastructure sectors) (iv) time and cost overrun of schemes to be strictly avoided; and (v) manpower to be reduced to the extent possible.

Certain apprehensions were expressed in some quarters in so far as the guidelines relate to wages and manpower. The Govt. have since clarified that, under the guidelines,

(i) there would be no retrenchment of any employee in any Central Government Ministry, Organisation or Public Sector Undertaking;

(ii) there will be no reduction in the wages of Government employees because the provision for payment of salaries would be suitably adjusted for inflation in accordance with the DA formula accepted by the Govt; and

(iii) the recommendations of the Vth Pay Commission when they are accepted by the Government will be fully provided for.

Enforcement of Benami Transactions (Prohibitions) Act

276. SHRI SANJAY DALMIA: Will the Ministerr of FINANCE be pleased to state:

(a) whether the Banami Transactions (Prohibitions) Act, 1988 is not being enforced in spite of its constitutional validity;

(b) whether Government have decided to implement the Act; and

(c) if so, the details thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) By virtue of section 1(3) of the Benami Transactions (Prohibitions) Act, 1988, sections 3, 5, and 8 of the Act came into force on 5.9.88 and the remaining provisions of the Act were deemed to have come into force on 19.5.1988.

(b) and (c) So far as the Department of Revenue, Ministry of Finance is concerned, the implementation of section 5 of the Act is under active consideration.